

Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Michael J Penston
 Paula Mustata
 Debtors

Case No. 20-10181-djb

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Mar 21, 2025

Form ID: 3180W

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael J Penston, Paula Mustata, 4004 Marshall Road, Drexel Hill, PA 19026-3412

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 22 2025 00:57:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 22 2025 04:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14455804	+ EDI: PHINAMERI.COM	Mar 22 2025 04:57:00	Acar Leasing LTD, dba GM Financial Leasing, PO Box 183853, Abington, TX 76096-3853
14453849	+ Email/Text: bkfilings@zwickerpc.com	Mar 22 2025 00:57:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
14475004	EDI: Q3G.COM	Mar 22 2025 04:57:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14453052	EDI: DISCOVER	Mar 22 2025 04:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14481207	EDI: JEFFERSONCAP.COM	Mar 22 2025 04:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14466934	+ Email/Text: RASEBN@raslg.com	Mar 22 2025 00:57:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14784590	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2025 01:04:35	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14475439	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:57:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14465344	EDI: PRA.COM	Mar 22 2025 04:57:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14477472	EDI: Q3G.COM	Mar 22 2025 04:57:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14856636	+ Email/Text: BK@servicingdivision.com	Mar 22 2025 00:57:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14481841	^ MEBN		

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14477593

+ EDI: CBSTD

Mar 22 2025 00:54:01

Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

Mar 22 2025 04:57:00

TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:

Name	Email Address
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BRAD J. SADEK

on behalf of Debtor Michael J Penston brad@sadeklaw.com
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

BRAD J. SADEK

on behalf of Joint Debtor Paula Mustata brad@sadeklaw.com
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

DENISE ELIZABETH CARLON

on behalf of Creditor The Money Source Inc. bkgroup@kmllawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 6

Information to identify the case:	
Debtor 1	Michael J Penston First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Paula Mustata First Name Middle Name Last Name
United States Bankruptcy Court Eastern District of Pennsylvania	
Case number: 20-10181-djb	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J Penston

Paula Mustata

3/20/25

By the court: Derek J Baker
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.